

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

NAVIGATOR/AGENT SUBCOMMITTEE

Meeting Minutes

June 12, 2014

Call to Order and Roll Call

The fourteen meeting of the Navigator/Agent Subcommittee was held on Thursday, June 12, 2014, at 1:30 p.m. in the Small Conference Room at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 1:30 p.m. and the Secretary called the roll.

Subcommittee Members Present: Given Marcus Woodward, Chair; Andrea Bennett, Carl Felix, Josie L. Hollon (Phone), Regan Hunt, Jim Lawless (phone), Don Mucci (phone), Lindsay Nelson, Stacy Pruden (phone), Tihisha Rawlins,. David H. Allgood, George L. “Chip” Atkins, III, Jan Day, Frances Feltner, Barbara Gordon, Rob Jones, John Kiebler , Dr. Payne, Gregory J. Schell, Kelly Humphrey Schlachter , Jack Tillman , and Malea Hoepf Young were not present at the meeting.

Staff Present: Chris Clark Reina Daiz-Dempsey, Leigh Edens, Kris Hayslett, David Ison, Lavina Johnson, Tracy Kemper, Jean Klinge, William Nold, Vanessa Petrey, Melea Rivera,

Approval of Minutes

After a correction of attendance, a motion to accept the minutes of the May 1, 2014, meeting was made, seconded, and approved by voice vote.

Addition of New Member

A motion to accept Andrea Bennett as a returning member was made, seconded, and approved by voice vote.

Kentucky Health Benefit Exchange Update

William Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE), updated members on the Exchange activities. The U.S. Department of Health and Human Services, Office of Inspector General sent notice scheduling two additional audits of kynect grants and expenses and qualified health plan (QHP) enrollments. Other states have undergone similar audits. Auditors will be here in July and the review may last several months.

Some enrollment numbers are decreasing due to nonpayment of premium, new eligibility for Medicaid or employer sponsored coverage. The number of QHP enrollments as of June 9, 2014, is 83,861, and the overall total enrollment is 549,956. The KHBE considers the current numbers to represent a good dent in the number of uninsured as 75 percent of enrollees did not indicate any previous insurance. In the cases of QHP enrollments, 75 percent of enrollees chose a Kentucky Health Cooperative plan. Anthem and Humana each had 12.5 percent of QHP

enrollments. For 2014, every county in Kentucky had at least two issuers in the individual market.

Current program emphasis is for the 2015 open enrollment and renewal planning. Since several individuals and groups chose to renew early in 2013, it is expected that there will be a lot of new applications during the fall. All the companies have filed their rates for plans to be offered on the Exchange for 2015. These rates are posted on the Kentucky Department of Insurance (DOI) website, but the rates are still in the review and approval process. The Executive Order reorganizing the Office of the Kentucky Health benefit Exchange is expected in next week. Finally, Release 4.0 of the system for kynect is scheduled for the end of the month.

System Enhancements

Lavina Johnson, Program Management, KHBE, provided a brief outline of recent changes to the system. The agent portal and dashboard has been modified to allow more information and search abilities for agents, and kynectors may now initiate an application on behalf of a Small Business Health Options (SHOP) employer. Ms Johnson provided some additional details regarding the Release 4.0 system update, including the current plans for the renewal process which would allow passive enrollment unless a plan is terminated or “discontinued”. KHBE Staff is working with DOI and issuers regarding the process for renewals. This process is impacted by state and federal rules regarding discontinuance of plans and uniform modification standards.

A new enrollment module will be available in worker portal with Release 4.0, and later this module will be available on the Self Service Portal. Future enhancements include an announcements page and an Issuer portal. Members expressed a desire for a notification when a policy is about to lapse. This could be a future enhancement if issuers provide timely notice of payment files to kynect.

Future system enhancements for SHOP, SHOP 2.0, are being planned for April 15, 2015. Some critical changes will come sooner. Planning has begun for a quoting tool for the SHOP market. Additionally, we have received feedback to allow flexibility regarding the 30 day open enrollment period.

Disclosure

Members were provided with the disclosures adopted by the subcommittee last year. Jim Lawless provided some draft language for consideration. A Taskforce comprised of David Allgood, Carl Felix, Rob Jones, John Kiebler, Jim Lawless, Don Mucci, Lindsey Nelson, Tihisha Rawlins and Jack Tillman was formed to make recommendations for changes to the disclosures.

Agent and kynector Involvement in 2014 Open Enrollment

During open enrollment, agents assisted with 44 percent of QHP enrollments and six percent of Medicaid enrollments. kynectors assisted with 15 percent of QHP enrollments and 27 percent of Medicaid enrollments. Collaboration between agents and kynectors is possible so long as these entities do not have exclusive referral arrangements. Staff reported on outreach efforts for 2015 open enrollment including revised fact sheets, retail shop opportunities, “pop-up shops,” a mobile phone application, mobile tour, the Kentucky State Fair, and Health insurance 101

education opportunities. The taskforce was asked to look at opportunities for agents and kynectors to work together.

Web Brokers

The Subcommittee members asked that the taskforce consider the participation of web brokers on kynect during their next meeting.

Training and Re-Certification or Registration

Over two thousand agents have completed the kynect training process. The KHBE continues to get requests from agents seeking training. Approximately 1,700 agents have kynect accounts and are currently participating. Less than 20 agents have withdrawn from the program or lost their registration. In the case of agents retiring or wishing to withdraw from kynect, they are asked to notify clients and send notification to kynect so that the agent portal account can be disabled. KHBE and Deloitte staff are working on the re-certification training to revise and simplify the agent manual and include more job aids. November 1, 2014, is the deadline for agents and kynectors to complete the annual training requirements. Subcommittee members expressed the desire for hands on training and Medicaid 101 training.

Adjournment

The meeting was adjourned at 3:09 p.m.